

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: WYZARD, JOSHUA S  
WYZARD, MELISSA A

§ Case No. 16-80215

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§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$255,673.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$94,529.00</u>
Total Distribution to Claimants: <u>\$2,879.75</u>	Claims Discharged Without Payment: <u>\$58,532.77</u>
Total Expenses of Administration: <u>\$1,013.25</u>	

3) Total gross receipts of \$ 3,893.00 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$3,893.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$155,477.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	1,013.25	1,013.25	1,013.25
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	58,907.00	17,288.52	17,288.52	2,879.75
<b>TOTAL DISBURSEMENTS</b>	<b>\$214,384.00</b>	<b>\$18,301.77</b>	<b>\$18,301.77</b>	<b>\$3,893.00</b>

4) This case was originally filed under Chapter 7 on January 31, 2016.  
The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/17/2016 By: /s/JAMES E. STEVENS  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Income Tax Refund	1224-000	3,893.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$3,893.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Talamore Assc	4110-000	0.00	N/A	N/A	0.00
NOTFILED	Chase Manhattan Mortgage	4110-000	155,477.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$155,477.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JAMES E. STEVENS	2100-000	N/A	973.25	973.25	973.25
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00

Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$1,013.25	\$1,013.25	\$1,013.25

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Quantum3 Group LLC as agent for	7100-000	N/A	693.82	693.82	115.57
2	Quantum3 Group LLC as agent for	7100-000	N/A	695.58	695.58	115.86
3	Capital One Auto Finance	7100-000	3,508.00	4,365.05	4,365.05	727.09
4	Navient Solutions, Inc.	7100-000	6,880.00	6,625.25	6,625.25	1,103.57
5	Midland Funding LLC	7100-000	1,102.00	1,101.78	1,101.78	183.52
6	Capital One NA	7100-000	349.00	315.19	315.19	52.50
7	Capital One NA	7100-000	N/A	91.24	91.24	15.20
8	Portfolio Recovery Associates, LLC	7100-000	1,249.00	1,816.65	1,816.65	302.60
9	Portfolio Recovery Associates, LLC	7100-000	1,695.00	1,583.96	1,583.96	263.84
NOTFILED	First Premier Bank	7100-000	477.00	N/A	N/A	0.00
NOTFILED	First Premier Bank	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Jb Robinson	7100-000	0.00	N/A	N/A	0.00
NOTFILED	First Premier Bank	7100-000	0.00	N/A	N/A	0.00

NOTFILED	Niu Employees Cu	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Kohls/capone	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Kohls/capone	7100-000	315.00	N/A	N/A	0.00
NOTFILED	Sim Financial Corp	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Fed Loan Serv	7100-000	7,052.00	N/A	N/A	0.00
NOTFILED	Dovenmuehle Mortgage	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Fed Loan Serv	7100-000	6,981.00	N/A	N/A	0.00
NOTFILED	Fed Loan Serv	7100-000	3,953.00	N/A	N/A	0.00
NOTFILED	Fed Loan Serv	7100-000	4,966.00	N/A	N/A	0.00
NOTFILED	Fed Loan Serv	7100-000	2,942.00	N/A	N/A	0.00
NOTFILED	Fed Loan Serv	7100-000	2,947.00	N/A	N/A	0.00
NOTFILED	Discover Fin Svcs Lie	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Sim Financial Corp	7100-000	0.00	N/A	N/A	0.00
NOTFILED	The Limited/WFNNB	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Target Nb	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Us Bank	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Wells Fargo Education Financial Services	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Wellsfargo	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Wells Fargo Education Financial Services	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Synchrony Bank/JC Penny	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Synchrony Bank/Banana Republic	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Synchrony Bank/Banana Republic	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Comenity Bank/vctrssec	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Sim Financial Corp	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Syncb/home Design Furn	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Syncb/jewelry Exchange	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Synchrony Bank/Banana Republic	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Syncb/sleepys	7100-000	1,623.00	N/A	N/A	0.00
NOTFILED	Sim Financial Corp	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Comenity Bank/Harlem Furniture	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Bank Of America	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Aspen	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Barclays Bank Delaware	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Barclays Bank Delaware	7100-000	0.00	N/A	N/A	0.00

NOTFILED	Cap1/bstby	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Cap One	7100-000	0.00	N/A	N/A	0.00
NOTFILED	American Express	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Cap1/bstby	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Capital One	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Comenity Bank/anntylr	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Comenity Bank/Ann Taylor	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Comenity Bank/carsons	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Comenity Bank/Express	7100-000	461.00	N/A	N/A	0.00
NOTFILED	Comenity Bank/Maurices	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Citibank Sd, Na	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Chase Card	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Chase Manhattan Mortgage	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Capital One	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Capital One	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Chase Auto	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Chase Card	7100-000	11,957.00	N/A	N/A	0.00
NOTFILED	Chase Card	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Chase Card	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Comenity Bank/vctrssec	7100-000	450.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$58,907.00</b>	<b>\$17,288.52</b>	<b>\$17,288.52</b>	<b>\$2,879.75</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 16-80215

**Trustee:** (330420) JAMES E. STEVENS

**Case Name:** WYZARD, JOSHUA S  
WYZARD, MELISSA A

**Filed (f) or Converted (c):** 01/31/16 (f)

**§341(a) Meeting Date:** 03/24/16

**Period Ending:** 11/17/16

**Claims Bar Date:** 07/14/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Income Tax Refund (u)	3,893.00	3,893.00		3,893.00	FA
2 8972 Disbrow Street, Huntley, IL	177,522.00	0.00		0.00	FA
3 2005 Toyota Camry	3,767.00	0.00		0.00	FA
4 2007 Toyota Camry	4,452.00	0.00		0.00	FA
5 Household Goods and Furnishings	3,000.00	0.00		0.00	FA
6 Household Electronics	1,500.00	0.00		0.00	FA
7 Clothing	300.00	0.00		0.00	FA
8 Costume Pieces	500.00	0.00		0.00	FA
9 Chase Checking	500.00	0.00		0.00	FA
10 Chase Savings	400.00	0.00		0.00	FA
11 Chase Checking	4,000.00	0.00		0.00	FA
12 403b with State of Illinois	59,732.00	0.00		0.00	FA
<b>12 Assets Totals (Excluding unknown values)</b>	<b>\$259,566.00</b>	<b>\$3,893.00</b>		<b>\$3,893.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

**Initial Projected Date Of Final Report (TFR):** August 1, 2016

**Current Projected Date Of Final Report (TFR):** August 27, 2016 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 16-80215

Case Name: WYZARD, JOSHUA S  
WYZARD, MELISSA A

Taxpayer ID #: \*\*-\*\*\*3539

Period Ending: 11/17/16

Trustee: JAMES E. STEVENS (330420)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*8366 - Checking Account

Blanket Bond: \$6,620,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/11/16	{1}	Melissa A. Wyzard	tax refund	1224-000	3,893.00		3,893.00
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,883.00
05/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,873.00
06/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,863.00
07/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,853.00
10/06/16	101	JAMES E. STEVENS	Dividend paid 100.00% on \$973.25, Trustee Compensation; Reference:	2100-000		973.25	2,879.75
10/06/16	102	Capital One Auto Finance	Dividend paid 16.65% on \$4,365.05; Claim# 3; Filed: \$4,365.05; Reference:	7100-000		727.09	2,152.66
10/06/16	103	Navient Solutions, Inc.	Dividend paid 16.65% on \$6,625.25; Claim# 4; Filed: \$6,625.25; Reference:	7100-000		1,103.57	1,049.09
10/06/16	104	Midland Funding LLC	Dividend paid 16.65% on \$1,101.78; Claim# 5; Filed: \$1,101.78; Reference:	7100-000		183.52	865.57
10/06/16	105	Portfolio Recovery Associates, LLC	Dividend paid 16.65% on \$1,816.65; Claim# 8; Filed: \$1,816.65; Reference:	7100-000		302.60	562.97
10/06/16	106	Portfolio Recovery Associates, LLC	Dividend paid 16.65% on \$1,583.96; Claim# 9; Filed: \$1,583.96; Reference:	7100-000		263.84	299.13
10/06/16	107	Capital One NA	Combined Check for Claims#6,7			67.70	231.43
			Dividend paid 16.65% on \$315.19; Claim# 6; Filed: \$315.19	7100-000			231.43
			Dividend paid 16.65% on \$91.24; Claim# 7; Filed: \$91.24	7100-000			231.43
10/06/16	108	Quantum3 Group LLC as agent for	Combined Check for Claims#1,2			231.43	0.00
			Dividend paid 16.65% on \$693.82; Claim# 1; Filed: \$693.82	7100-000			0.00
			Dividend paid 16.65% on \$695.58; Claim# 2; Filed: \$695.58	7100-000			0.00

**ACCOUNT TOTALS****3,893.00****3,893.00****\$0.00**

Less: Bank Transfers

0.00

0.00

**Subtotal****3,893.00****3,893.00**

Less: Payments to Debtors

0.00

**NET Receipts / Disbursements****\$3,893.00****\$3,893.00**



Form 2

Cash Receipts And Disbursements Record

Case Number: 16-80215

Case Name: WYZARD, JOSHUA S  
WYZARD, MELISSA A

Taxpayer ID #: \*\*-\*\*\*3539

Period Ending: 11/17/16

Trustee: JAMES E. STEVENS (330420)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*8366 - Checking Account

Blanket Bond: \$6,620,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****8366	3,893.00	3,893.00	0.00
	\$3,893.00	\$3,893.00	\$0.00